

UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
WESTERN DIVISION

In re: HUBER, EDWARD L., JR.

§ Case No. 09-75145

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Debtor(s)

**CHAPTER 7 TRUSTEE'S FINAL ACCOUNT AND DISTRIBUTION
REPORT CERTIFICATION THAT THE ESTATE HAS BEEN FULLY ADMINISTERED
AND APPLICATION TO BE DISCHARGED (TDR)**

JAMES E. STEVENS, chapter 7 trustee, submits this Final Account,
Certification that the Estate has been Fully Administered and Application to be Discharged.

1) All funds on hand have been distributed in accordance with the Trustee's Final Report and, if applicable, any order of the Court modifying the Final Report. The case is fully administered and all assets and funds which have come under the trustee's control in this case have been properly accounted for as provided by law. The trustee hereby requests to be discharged from further duties as a trustee.

2) A summary of assets abandoned, assets exempt, total distributions to claimants, claims discharged without payment, and expenses of administration is provided below:

Assets Abandoned: \$398,321.19
(without deducting any secured claims)

Assets Exempt: \$24,226.19

Total Distribution to Claimants: \$5,356.94

Claims Discharged

Without Payment: \$35,451.85

Total Expenses of Administration: \$2,994.40

3) Total gross receipts of \$ 8,351.34 (see **Exhibit 1**), minus funds paid to the debtor and third parties of \$ 0.00 (see **Exhibit 2**), yielded net receipts of \$8,351.34 from the liquidation of the property of the estate, which was distributed as follows:

	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
SECURED CLAIMS (from Exhibit 3)	\$473,195.62	\$0.00	\$0.00	\$0.00
PRIORITY CLAIMS: CHAPTER 7 ADMIN. FEES AND CHARGES (from Exhibit 4)	0.00	2,994.40	2,994.40	2,994.40
PRIOR CHAPTER ADMIN. FEES AND CHARGES (from Exhibit 5)	0.00	0.00	0.00	0.00
PRIORITY UNSECURED CLAIMS (from Exhibit 6)	0.00	0.00	0.00	0.00
GENERAL UNSECURED CLAIMS (from Exhibit 7)	41,268.10	40,782.89	40,782.89	5,356.94
TOTAL DISBURSEMENTS	\$514,463.72	\$43,777.29	\$43,777.29	\$8,351.34

4) This case was originally filed under Chapter 7 on November 19, 2009.
The case was pending for 29 months.

5) All estate bank statements, deposit slips, and canceled checks have been submitted to the United States Trustee.

6) An individual estate property record and report showing the final accounting of the assets of the estate is attached as **Exhibit 8**. The cash receipts and disbursements records for each estate bank account, showing the final accounting of the receipts and disbursements of estate funds is attached as **Exhibit 9**.

Pursuant to Fed R Bank P 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.

Dated: 05/09/2012 By: /s/JAMES E. STEVENS
Trustee

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

**EXHIBITS TO
FINAL ACCOUNT**

EXHIBIT 1 –GROSS RECEIPTS

DESCRIPTION	UNIFORM TRAN. CODE ¹	\$ AMOUNT RECEIVED
Cash value life insurance-debtor's possession	1129-000	5,050.09
2005 Harley Davidson subject to lien of Village	1129-000	3,300.00
Interest Income	1270-000	1.25
TOTAL GROSS RECEIPTS		\$8,351.34

¹The Uniform Transaction Code is an accounting code assigned by the trustee for statistical reporting purposes.

EXHIBIT 2 –FUNDS PAID TO DEBTOR & THIRD PARTIES

PAYEE	DESCRIPTION	UNIFORM TRAN. CODE	\$ AMOUNT PAID
	None		
TOTAL FUNDS PAID TO DEBTOR AND THIRD PARTIES			\$0.00

EXHIBIT 3 –SECURED CLAIMS

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6D)	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
NOTFILED	Village Bank & Trust	4110-000	2,671.61	N/A	N/A	0.00
NOTFILED	GMAC Mortgage Corp. Bankruptcy Dept.	4110-000	62,044.44	N/A	N/A	0.00
NOTFILED	Washington Mutual	4110-000	36,800.00	N/A	N/A	0.00
NOTFILED	Wells Fargo	4110-000	2,956.08	N/A	N/A	0.00
NOTFILED	Wells Fargo Home Mortgage	4110-000	107,790.58	N/A	N/A	0.00
NOTFILED	GMAC Mortgage Corp. Bankruptcy Dept.	4110-000	260,932.91	N/A	N/A	0.00
TOTAL SECURED CLAIMS			\$473,195.62	\$0.00	\$0.00	\$0.00

EXHIBIT 4 –CHAPTER 7 ADMINISTRATIVE FEES and CHARGES

PAYEE	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
JAMES E. STEVENS	2100-000	N/A	1,585.13	1,585.13	1,585.13
Barrick, Switzer, Long, Balsley & Van Evera	3110-000	N/A	1,238.00	1,238.00	1,238.00
INTERNATIONAL SURETIES, LTD.	2300-000	N/A	6.29	6.29	6.29
The Bank of New York Mellon	2600-000	N/A	14.98	14.98	14.98
The Bank of New York Mellon	2600-000	N/A	25.00	25.00	25.00
The Bank of New York Mellon	2600-000	N/A	25.00	25.00	25.00
The Bank of New York Mellon	2600-000	N/A	25.00	25.00	25.00
The Bank of New York Mellon	2600-000	N/A	25.00	25.00	25.00
The Bank of New York Mellon	2600-000	N/A	25.00	25.00	25.00
The Bank of New York Mellon	2600-000	N/A	25.00	25.00	25.00
TOTAL CHAPTER 7 ADMIN. FEES AND CHARGES		N/A	\$2,994.40	\$2,994.40	\$2,994.40

EXHIBIT 5 –PRIOR CHAPTER ADMINISTRATIVE FEES and CHARGES

PAYEE	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
None					
TOTAL PRIOR CHAPTER ADMIN. FEES AND CHARGES		N/A	\$0.00	\$0.00	\$0.00

EXHIBIT 6 –PRIORITY UNSECURED CLAIMS

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6E)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
None						
TOTAL PRIORITY UNSECURED CLAIMS			\$0.00	\$0.00	\$0.00	\$0.00

EXHIBIT 7 –GENERAL UNSECURED CLAIMS

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6F)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
1	Dell Financial Services L.L.C.	7100-000	687.00	631.87	631.87	83.00
2	CAPITAL ONE BANK (USA), N.A.	7100-000	7,152.80	7,076.45	7,076.45	929.51
3	Chase Bank USA, N.A.	7100-000	5,788.49	5,743.54	5,743.54	754.43
4	PYOD LLC its successors and assigns as assignee of	7100-000	395.00	477.49	477.49	62.72
5	Chase Bank USA, N.A.	7100-000	2,253.39	2,247.72	2,247.72	295.24
6	U.S. Bank N.A.	7100-000	7,748.41	7,453.37	7,453.37	979.02
7	Fia Card Services, NA/Bank of America	7100-000	17,217.11	17,152.45	17,152.45	2,253.02
NOTFILED	Chase	7100-000	25.90	N/A	N/A	0.00
TOTAL GENERAL UNSECURED CLAIMS			\$41,268.10	\$40,782.89	\$40,782.89	\$5,356.94

Form 1

Individual Estate Property Record and Report

Asset Cases

Case Number: 09-75145

Trustee: (330420) JAMES E. STEVENS

Case Name: HUBER, EDWARD L., JR.

Filed (f) or Converted (c): 11/19/09 (f)

§341(a) Meeting Date: 12/23/09

Period Ending: 05/09/12

Claims Bar Date: 04/19/10

1 Asset Description (Scheduled And Unscheduled (u) Property) Ref. #	2 Petition/ Unscheduled Values	3 Estimated Net Value (Value Determined By Trustee, Less Liens, Exemptions, and Other Costs)	4 Property Abandoned OA=§554(a) DA=§554(c)	5 Sale/Funds Received by the Estate	6 Asset Fully Administered (FA)/ Gross Value of Remaining Assets
1 342 Pearl Street, Cary, IL, deceased spouse Orig. Asset Memo: Imported from original petition Doc# 1	270,000.00	0.00	DA	0.00	FA
2 4742 Nara Vista Way, #102, Las Vegas, Erskine Orig. Asset Memo: Imported from original petition Doc# 1	100,000.00	0.00	DA	0.00	FA
3 2-Checking accounts-Chase Bank Orig. Asset Memo: Imported from original petition Doc# 1	500.00	0.00	DA	0.00	FA
4 Miscellaneous household goods & furnishings-debt Orig. Asset Memo: Imported from original petition Doc# 1	2,000.00	0.00	DA	0.00	FA
5 Miscellaneous books, pictures, recordings & Disn Orig. Asset Memo: Imported from original petition Doc# 1	1,000.00	0.00	DA	0.00	FA
6 Necessary wearing apparel-debtor's possession Orig. Asset Memo: Imported from original petition Doc# 1	500.00	0.00	DA	0.00	FA
7 Miscellaneous sports equipment-debtor's possessi Orig. Asset Memo: Imported from original petition Doc# 1	300.00	0.00	DA	0.00	FA
8 Cash value life insurance-debtor's possession Orig. Asset Memo: Imported from original petition Doc# 1	4,000.00	5,050.09	DA	5,050.09	FA
9 Monthly pension benefits Orig. Asset Memo: Imported from original petition Doc# 1	3,521.19	0.00	DA	0.00	FA
10 14 shares Metropolitan Life Insurance Co. stock Orig. Asset Memo: Imported from original petition Doc# 1	0.00	0.00	DA	0.00	FA
11 2001 Dodge Ram; 79,000 miles-debtor's possession Orig. Asset Memo: Imported from original petition Doc# 1	3,000.00	0.00	DA	0.00	FA
12 1998 Dodge Durango; subject to lien of Wells Far	4,000.00	0.00	DA	0.00	FA

Form 1

Individual Estate Property Record and Report

Asset Cases

Case Number: 09-75145

Trustee: (330420) JAMES E. STEVENS

Case Name: HUBER, EDWARD L., JR.

Filed (f) or Converted (c): 11/19/09 (f)

§341(a) Meeting Date: 12/23/09

Period Ending: 05/09/12

Claims Bar Date: 04/19/10

1	2	3	4	5	6
Asset Description (Scheduled And Unscheduled (u) Property)	Petition/ Unscheduled Values	Estimated Net Value (Value Determined By Trustee, Less Liens, Exemptions, and Other Costs)	Property <u>Abandoned</u> OA=§554(a) DA=§554(c)	Sale/Funds Received by the Estate	Asset Fully Administered (FA)/ Gross Value of Remaining Assets
Ref. #					
	Orig. Asset Memo: Imported from original petition Doc# 1				
13	2005 Harley Davidson subject to lien of Village Orig. Asset Memo: Imported from original petition Doc# 1	9,500.00	3,300.00	DA	3,300.00
Int	INTEREST (u)	Unknown	N/A	1.25	FA
14	Assets Totals (Excluding unknown values)	\$398,321.19	\$8,350.09	\$8,351.34	\$0.00

Major Activities Affecting Case Closing:

Initial Projected Date Of Final Report (TFR): December 31, 2010

Current Projected Date Of Final Report (TFR): February 14, 2012 (Actual)

Form 2

Cash Receipts And Disbursements Record

Case Number: 09-75145

Case Name: HUBER, EDWARD L., JR.

Taxpayer ID #: **-***0754

Period Ending: 05/09/12

Trustee: JAMES E. STEVENS (330420)

Bank Name: The Bank of New York Mellon

Account: 9200-*****26-65 - Checking Account

Blanket Bond: \$372,000.00 (per case limit)

Separate Bond: N/A

1 Trans. Date	2 {Ref #} / Check #	3 Paid To / Received From	4 Description of Transaction	T-Code	5 Receipts \$	6 Disbursements \$	7 Checking Account Balance
06/23/10	{13}	Edward L. Huber, Jr.	motorcycle payment	1129-000	200.00		200.00
07/13/10	{13}	Edward L. Huber, Jr.	payment on motorcycle per Order	1129-000	200.00		400.00
07/28/10	{8}	Protective Life Insurance Company	proceeds life insurance	1129-000	5,050.09		5,450.09
07/30/10	Int	The Bank of New York Mellon	Interest posting at 0.0700%	1270-000	0.05		5,450.14
08/24/10	{13}	Edward L. Huber Jr.	payment on cycle	1129-000	200.00		5,650.14
08/31/10	Int	The Bank of New York Mellon	Interest posting at 0.0700%	1270-000	0.32		5,650.46
09/14/10	{13}	Edward L. Huber, Jr.	payment on motorcycle	1129-000	200.00		5,850.46
09/30/10	Int	The Bank of New York Mellon	Interest posting at 0.0100%	1270-000	0.04		5,850.50
10/06/10	{13}	Edward L. Huber Jr.	payment on motorcycle	1129-000	200.00		6,050.50
10/29/10	Int	The Bank of New York Mellon	Interest posting at 0.0100%	1270-000	0.04		6,050.54
11/04/10	{13}	EDWARD L. HUBER, JR.	PAYMENT ON MOTORCYCLE	1129-000	200.00		6,250.54
11/30/10	Int	The Bank of New York Mellon	Interest posting at 0.0100%	1270-000	0.04		6,250.58
12/31/10	Int	The Bank of New York Mellon	Interest posting at 0.0100%	1270-000	0.05		6,250.63
01/20/11	{13}	Edward L. Huber, Jr.	payment on motorcycle December and January	1129-000	400.00		6,650.63
01/31/11	Int	The Bank of New York Mellon	Interest posting at 0.0100%	1270-000	0.05		6,650.68
02/01/11	{13}	Edward L. Huber, Jr.	payment on motorcycle	1129-000	200.00		6,850.68
02/28/11	Int	The Bank of New York Mellon	Interest posting at 0.0100%	1270-000	0.05		6,850.73
03/03/11	{13}	Edward L. Huber Jr.	payment on motorcycle	1129-000	200.00		7,050.73
03/31/11	Int	The Bank of New York Mellon	Interest posting at 0.0100%	1270-000	0.05		7,050.78
04/04/11	{13}	Edward L. Huber Jr.	payment on Harley Davidson	1129-000	200.00		7,250.78
04/29/11	Int	The Bank of New York Mellon	Interest posting at 0.0100%	1270-000	0.05		7,250.83
05/04/11	{13}	Edward L. Huber, Jr.	payment on motorcycle	1129-000	200.00		7,450.83
05/31/11	Int	The Bank of New York Mellon	Interest posting at 0.0100%	1270-000	0.05		7,450.88
05/31/11	1001	INTERNATIONAL SURETIES, LTD.	BOND PREMIUM PAYMENT ON LEDGER BALANCE AS OF 05/31/2011 FOR CASE #09-75145, Bond #016018067	2300-000		6.29	7,444.59
06/01/11	{13}	Edward L. Huber, Jr.	payment on motorcycle	1129-000	200.00		7,644.59
06/30/11	Int	The Bank of New York Mellon	Interest posting at 0.0100%	1270-000	0.05		7,644.64
07/05/11	{13}	Edward L. Huber, Jr.	payment on Harley	1129-000	200.00		7,844.64
07/28/11	{13}	Edward L. Huber, Jr.	payment on motorcycle	1129-000	100.00		7,944.64
07/29/11	Int	The Bank of New York Mellon	Interest posting at 0.0100%	1270-000	0.05		7,944.69
08/01/11		The Bank of New York Mellon	Bank and Technology Services Fee	2600-000		14.98	7,929.71
08/31/11	Int	The Bank of New York Mellon	Interest posting at 0.0100%	1270-000	0.06		7,929.77
08/31/11		The Bank of New York Mellon	Bank and Technology Services Fee	2600-000		25.00	7,904.77
09/07/11	{13}	EDWARD L. HUBER JR.	PAYMENT ON MOTORCYCLE	1129-000	200.00		8,104.77
09/27/11	{13}	Edward Huber	payment on motorcycle	1129-000	200.00		8,304.77

Subtotals :

\$8,351.04

\$46.27

Form 2

Cash Receipts And Disbursements Record

Case Number: 09-75145

Case Name: HUBER, EDWARD L., JR.

Taxpayer ID #: **-***0754

Period Ending: 05/09/12

Trustee: JAMES E. STEVENS (330420)

Bank Name: The Bank of New York Mellon

Account: 9200-*****26-65 - Checking Account

Blanket Bond: \$372,000.00 (per case limit)

Separate Bond: N/A

1 Trans. Date	2 {Ref #} / Check #	3 Paid To / Received From	4 Description of Transaction	T-Code	5 Receipts \$	6 Disbursements \$	7 Checking Account Balance
09/30/11	Int	The Bank of New York Mellon	Interest posting at 0.0100%	1270-000	0.06		8,304.83
09/30/11		The Bank of New York Mellon	Bank and Technology Services Fee	2600-000		25.00	8,279.83
10/31/11	Int	The Bank of New York Mellon	Interest posting at 0.0100%	1270-000	0.06		8,279.89
10/31/11		The Bank of New York Mellon	Bank and Technology Services Fee	2600-000		25.00	8,254.89
11/30/11	Int	The Bank of New York Mellon	Interest posting at 0.0100%	1270-000	0.06		8,254.95
11/30/11		The Bank of New York Mellon	Bank and Technology Services Fee	2600-000		25.00	8,229.95
12/30/11	Int	The Bank of New York Mellon	Interest posting at 0.0100%	1270-000	0.06		8,230.01
12/30/11		The Bank of New York Mellon	Bank and Technology Services Fee	2600-000		25.00	8,205.01
01/31/12	Int	The Bank of New York Mellon	Interest posting at 0.0100%	1270-000	0.06		8,205.07
01/31/12		The Bank of New York Mellon	Bank and Technology Services Fee	2600-000		25.00	8,180.07
04/04/12	1002	Barrick, Switzer, Long, Balsley & Van Evera	Dividend paid 100.00% on \$1,238.00, Attorney for Trustee Fees (Trustee Firm); Reference:	3110-000		1,238.00	6,942.07
04/04/12	1003	JAMES E. STEVENS	Dividend paid 100.00% on \$1,585.13, Trustee Compensation; Reference:	2100-000		1,585.13	5,356.94
04/04/12	1004	Dell Financial Services L.L.C.	Dividend paid 13.13% on \$631.87; Claim# 1; Filed: \$631.87; Reference:	7100-000		83.00	5,273.94
04/04/12	1005	CAPITAL ONE BANK (USA), N.A.	Dividend paid 13.13% on \$7,076.45; Claim# 2; Filed: \$7,076.45; Reference:	7100-000		929.51	4,344.43
04/04/12	1006	Chase Bank USA, N.A.	Dividend paid 13.13% on \$5,743.54; Claim# 3; Filed: \$5,743.54; Reference:	7100-000		754.43	3,590.00
04/04/12	1007	PYOD LLC its successors and assigns as assignee of	Dividend paid 13.13% on \$477.49; Claim# 4; Filed: \$477.49; Reference:	7100-000		62.72	3,527.28
04/04/12	1008	Chase Bank USA, N.A.	Dividend paid 13.13% on \$2,247.72; Claim# 5; Filed: \$2,247.72; Reference:	7100-000		295.24	3,232.04
04/04/12	1009	U.S. Bank N.A.	Dividend paid 13.13% on \$7,453.37; Claim# 6; Filed: \$7,453.37; Reference:	7100-000		979.02	2,253.02
04/04/12	1010	Fia Card Services, NA/Bank of America	Dividend paid 13.13% on \$17,152.45; Claim# 7; Filed: \$17,152.45; Reference:	7100-000		2,253.02	0.00

ACCOUNT TOTALS	8,351.34	8,351.34	\$0.00
Less: Bank Transfers	0.00	0.00	
Subtotal	8,351.34	8,351.34	
Less: Payments to Debtors		0.00	
NET Receipts / Disbursements	\$8,351.34	\$8,351.34	

Form 2

Cash Receipts And Disbursements Record

Case Number: 09-75145

Case Name: HUBER, EDWARD L., JR.

Taxpayer ID #: **-***0754

Period Ending: 05/09/12

Trustee: JAMES E. STEVENS (330420)

Bank Name: The Bank of New York Mellon

Account: 9200-*****26-66 - Checking Account

Blanket Bond: \$372,000.00 (per case limit)

Separate Bond: N/A

1	2	3	4		5	6	7
Trans. Date	{Ref #} / Check #	Paid To / Received From	Description of Transaction	T-Code	Receipts \$	Disbursements \$	Checking Account Balance

(No Transactions on File for this Period)

ACCOUNT TOTALS	0.00	0.00	\$0.00
Less: Bank Transfers	0.00	0.00	
Subtotal	0.00	0.00	
Less: Payments to Debtors		0.00	
NET Receipts / Disbursements	\$0.00	\$0.00	

	Net Receipts	Net Disbursements	Account Balances
TOTAL - ALL ACCOUNTS			
Checking # 9200-*****26-65	8,351.34	8,351.34	0.00
Checking # 9200-*****26-66	0.00	0.00	0.00
	\$8,351.34	\$8,351.34	\$0.00